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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire KML Law Group, P.C. 216 Haddon Avenue

Suite 406

Westmont, NJ 08108 Main Phone: 609-250-0700 dcarlon@kmllawgroup.com Attorneys for Secured Creditor Specialized Loan Servicing, LLC

In Re:

Fred M. Bucci,

Debtor.

f 3

Order Filed on May 8, 2020 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: <u>18-27302 MBK</u>

Adv. No.:

Hearing Date: 3/17/2020 @ 9:00 a.m.

Judge: Michael B. Kaplan

## ORDER CURING POST-PETITION ARREARS AND REINSTATING STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED.** 

**DATED: May 8, 2020** 

Honorable Michael B. Kaplan United States Bankruptcy Judge

## (Page 2)

Debtor: Fred M. Bucci Case No: 18-27302 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS AND REINSTATING STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Specialized Loan Servicing, LLC, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 18 South St., Old Bridge, NJ 08857, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Donald F. Campbell, Jr., Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of April 23, 2020 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due October 2019 through April 2020 for a total post-petition default of \$11,535.36 (7 @ \$1,863.51, \$1,509.21 less suspense); and

It is further **ORDERED, ADJUDGED and DECREED** that the arrears through and including the April 2020 payment are to be paid by April 30, 2020; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that the automatic stay is hereby reinstated; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume May 1, 2020, directly to Secured Creditor, Specialized Loan Servicing, LLC, P.O Box 636007, Littleton, Colorado 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$700.00 (\$350.00 for the COD, \$350.00 for opposition to motion to reinstate) which is to be paid through Debtor's Chapter 13 plan;

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

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United States Bankruptcy Court District of New Jersey

In re: Fred M Bucci Debtor Case No. 18-27302-MBK Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 1 Date Rcvd: May 11, 2020 Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 13, 2020. +Fred M Bucci, 18 South Street, Old Bridge, NJ 08857-2949

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 13, 2020 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 11, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com Specialized Loan Servicing LLC dcarlon@kmllawgroup.com, Denise E. Carlon on behalf of Creditor

bkgroup@kmllawgroup.com

Donald F. Campbell, Jr. on behalf of Debtor Fred M Bucci dcampbell@ghclaw.com,

4433@notices.nextchapterbk.com

Rebecca Ann Solarz on behalf of Creditor Specialized Loan Servicing, LLC

rsolarz@kmllawgroup.com

Robert P. Saltzman on behalf of Creditor Specialized Loan Servicing LLC dnj@pbslaw.org SPECIALIZED LOAN SERVICING LLC dnj@pbslaw.org Robert P. Saltzman on behalf of Creditor

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

William M.E. Powers on behalf of Creditor

Wells Fargo Bank, N.A. ecf@powerskirn.com tor Wells Fargo Bank, N.A. ecf@powerskirn.com William M.E. Powers, III on behalf of Creditor

William M.E. Powers, III on behalf of Creditor Specialized Loan Servicing LLC

ecf@powerskirn.com

TOTAL: 11